

In re:  
John M Poinsette, Jr.  
Vivyaine A Poinsette  
Debtors

Case No. 19-10775-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Mar 14, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 5  
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2024:

Recip ID	Recipient Name and Address
db	+ John M Poinsette, Jr., 7612 Front Street, Cheltenham, PA 19012-1426
jdb	#+ Vivyaine A Poinsette, 7612 Front Street, Cheltenham, PA 19012-1426
14269839	Berkheimer Tax Administrator, P.O. Box 25152, Lehigh Valley, PA 18002-5152
14269867	+ Global Credit & Collection Corp., PO Box 2127, Schiller Park, IL 60176-0127
14269876	+ Michael F. Ratchford, Esq., 409 Lackawanna Avenue, Suite 3C, Scranton, PA 18503-2062
14310109	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14287122	+ PNC Bank NA, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14269884	+ Sterling Credit Corporation, PO Box 675, Spring House, PA 19477-0675
14269895	+ TIAA-CREF, P.O. 1288, South Windsor, CT 06074-7288
14269894	+ TIAA-CREF, P.O. Box 1288, South Windsor, CT 06074-7288

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 15 2024 00:13:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14301033	Email/PDF: bncnotices@becket-lee.com	Mar 15 2024 00:27:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14269835	+ Email/Text: jvalencia@amhfcu.org	Mar 15 2024 00:13:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14269836	+ Email/PDF: bncnotices@becket-lee.com	Mar 15 2024 00:28:41	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14281023	Email/Text: notices@bkservicing.com	Mar 15 2024 00:13:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14269837	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 15 2024 00:12:00	Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14296827	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 15 2024 00:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14269840	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2024 00:27:53	Capital One, Attn: Bankruptcy, Po Box 30285,

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14269843	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2024 00:16:37	Salt Lake City, UT 84130-0285
14269845	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2024 00:28:33	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14283343	+ Email/PDF: ebn_ais@aisinfo.com	Mar 15 2024 00:27:53	Capital One / Saks F, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14293788	Email/PDF: bncnotices@becket-lee.com	Mar 15 2024 00:27:18	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14290028	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 15 2024 00:12:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14269849	+ Email/Text: bankruptcycollections@citadelbanking.com	Mar 15 2024 00:13:00	Citadel Fcu, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14269851	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:27:14	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14269852	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:28:31	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14269853	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:27:04	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14309426	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:28:31	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14269854	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:28:35	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14269855	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:28:33	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
14269856	+ Email/Text: mediamanagers@clientservices.com	Mar 15 2024 00:12:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14269857	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14269858	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenitybank/redicard, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14269859	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenitybank/trwrdsy, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14269860	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenycapital/orbitz, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14269863	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:28:31	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14269897	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:28:31	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14269898	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:27:02	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
14310099	Email/Text: bnc-quantum@quantum3group.com	Mar 15 2024 00:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14273310	Email/Text: mrdiscen@discover.com	Mar 15 2024 00:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14269862	+ Email/Text: mrdiscen@discover.com	Mar 15 2024 00:12:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14269864	Email/Text: collecadminbankruptcy@fnni.com		

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14269865	Email/Text: collecadminbankruptcy@fnni.com	Mar 15 2024 00:13:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14279923	Email/Text: collecadminbankruptcy@fnni.com	Mar 15 2024 00:13:00	First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14269866	Email/Text: GCSBankruptcy@gcserv.com	Mar 15 2024 00:13:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14269846	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2024 00:12:00	GC Services, 6330 Gulfton, Houston, TX 77081
14269868	+ Email/Text: PBNCNotifications@perituservices.com	Mar 15 2024 00:16:07	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14428035	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2024 00:12:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14285063	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2024 00:27:57	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14285028	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 15 2024 00:16:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14269870	+ Email/Text: M74banko@mercedes-benz.com	Mar 15 2024 00:16:39	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14269874	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 15 2024 00:12:00	Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
14269875	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 15 2024 00:12:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14269877	+ Email/Text: bnc@nordstrom.com	Mar 15 2024 00:27:08	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14269882	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2024 00:13:40	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14294635	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2024 00:12:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14269883	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2024 00:12:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14302363	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2024 00:28:31	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14269878	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14269880	+ Email/Text: CollectionsDept@PFCU.COM	Mar 15 2024 00:27:15	Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14304881	Email/Text: bnc-quantum@quantum3group.com	Mar 15 2024 00:13:00	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
14304882	Email/Text: bnc-quantum@quantum3group.com	Mar 15 2024 00:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14310167	+ Email/Text: bncmail@w-legal.com	Mar 15 2024 00:13:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14270877	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2024 00:13:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14269885	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:27:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14269886	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:27:53	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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14269887	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:27:04	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14269888	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:27:43	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14269890	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:27:02	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14269891	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:27:03	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14310170	+ Email/Text: bncmail@w-legal.com	Mar 15 2024 00:28:32	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14269892	Email/Text: bncmail@w-legal.com	Mar 15 2024 00:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		Mar 15 2024 00:13:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

TOTAL: 63

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14269838	*+	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
14269841	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14269842	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14269844	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14303078	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14290090	*+	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14300861	*+	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14269850	*+	Citadel Fcu, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14269847	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14269848	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14269869	*+	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14428036	*	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14269871	*+	Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
14269872	*+	Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
14269873	*+	Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
14309000	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14309549	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14446990	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14446996	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14447012	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14269879	*	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
14269881	*+	Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14269889	*+	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14269896	*+	TIAA-CREF, P.O. Box 1288, South Windsor, CT 06074-7288
14269893	*	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14269861	##+	DAG Financial Trust 2002-A, 804 West Avenue, c/o Stock & Grimes, LLp, Jenkintown, PA 19046-2831

TOTAL: 0 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor John M Poinsette Jr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Vivayne A Poinsette dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: John M Poinsette, Jr. and Vivyaine A  
Poinsette

Debtor(s)

Case No: 19-10775-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/14/24